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Reply to Office Action of August 3, 2006

Amendments to and Listing of the Claims:

Please cancel claims 86-132, and add new claims 133-151 as follows:

1-132 (Cancelled)

133. (New)   A method of identifying consumers likely to be interested in an advertisement, the method comprising:

(a) accessing a plurality of consumer transaction records corresponding to a plurality of consumers and demographic information records corresponding to at least some of the plurality of consumers;

(b) retrieving heuristic rules, wherein said heuristic rules have been pre-defined prior to accessing said plurality of consumer transaction records;

(c) retrieving at least one target market characteristic that has been selected at the discretion of an advertiser;

(d) applying said pre-defined heuristic rules to said plurality of consumer transaction records and demographic information records to determine inferred market characteristics of the consumers; and

(e) determining applicability of an advertisement to at least one of the consumers by correlating the inferred market characteristics obtained by the application of the pre-defined heuristic rules with the target market characteristics selected by the advertiser.

134. (New) The method of claim 133, wherein a single consumer has more than one market characteristic.

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135. (New) The method of claim 0, wherein the plurality of consumer transaction records include purchase transactions for the plurality of consumers.

136. (New) The method of claim 0, wherein the demographic information is stored in a private consumer demographics database.

137. (New) The method of claim 0, wherein the demographic information includes demographic information associated with geographic locations.

138. (New) The method of claim 0, wherein an individual consumer from said plurality of consumers is identified anonymously.

139. (New) The method of claim 138, wherein the anonymously identified consumer is identified through the use of anonymous transaction profiling.

140. (New) A method of identifying consumers likely to be interested in an advertisement, the method comprising:

(a)   accessing a plurality of consumer transaction records corresponding to a plurality of consumers and demographic information records corresponding to at least some of the plurality of consumers;

(b)   retrieving heuristic rules, wherein said heuristic rules are applicable to advertisements and have been pre-defined prior to accessing said plurality of consumer transaction records;

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     (c)   retrieving at least one target market characteristic that has been selected at the discretion of an advertiser;

     (d)   selecting at least one of the pre-defined heuristic rules based on said at least one target market characteristic; and

     (e)   determining applicability of an advertisement to at least one of the consumers by applying said selected at least one heuristic rule to said plurality of consumer transaction records and the demographic information records.

141.   (New) The method of claim 140, wherein step (e) includes correlating the result of the application of the pre-defined at least one heuristic rule with the target market characteristic.

142.   (New) The method of claim 140, wherein the demographic data is stored in a private consumer demographics database.

143.   (New) The method of claim 140, wherein the demographic information includes demographic information associated with geographic locations.

144.   (New) The method of claim 140, wherein an individual consumer from said plurality of consumers is identified anonymously.

145.   (New) The method of claim 144, wherein the anonymously identified consumer is identified through the use of anonymous transaction profiling.

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146. (New) A method of identifying consumers likely to be interested in an advertisement, the method comprising:

(f) accessing a plurality of consumer transaction records corresponding to a plurality of consumer information records corresponding to at least some of the plurality of consumers;

(g) retrieving heuristic rules, wherein said heuristic rules are applicable to advertisements and have been pre-defined prior to accessing said plurality of consumer transaction records;

(h) using said pre-defined heuristic rules to determine at least one target market characteristic;

(i) determining applicability of an advertisement to at least one of the consumers by correlating said at least one target market characteristic with characteristics of the consumers obtained from said plurality of consumer transaction records and the demographic information records.

147. (New) The method of claim 146, wherein step (c) includes applying the pre-defined heuristic rules to the advertisement to determine the at least one target market characteristic.

148. (New) The method of claim 146, wherein the demographic data is stored in a private consumer demographics database.

149. (New) The method of claim 146, wherein the demographic information includes demographic information associated with geographic locations.

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150,   (New) The method of claim 146, wherein an individual consumer from said plurality of consumers is identified anonymously.

151.   (New) The method of claim 150 wherein the anonymously identified consumer is identified through the use of anonymous transaction profiling.

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